

**TABLE II-A. Aggregate Condition and Income Data, All FDIC-Insured Institutions**

(dollar figures in millions)	3rd Quarter 2022	2nd Quarter 2022	3rd Quarter 2021	%Change 21Q3-22Q3		
Number of institutions reporting	4,746	4,771	4,914	-3.4		
Total employees (full-time equivalent)	2,114,160	2,100,331	2,056,576	2.8		
<b>CONDITION DATA</b>						
Total assets	\$23,631,743	\$23,718,522	\$23,251,942	1.6		
Loans secured by real estate	5,652,163	5,499,642	5,183,065	9.1		
1-4 Family residential mortgages	2,435,703	2,367,579	2,221,820	9.6		
Nonfarm nonresidential	1,746,697	1,709,326	1,619,811	7.8		
Construction and development	447,292	429,523	402,222	11.2		
Home equity lines	270,561	266,734	270,294	0.1		
Commercial & industrial loans	2,503,006	2,487,578	2,243,235	11.6		
Loans to individuals	2,001,101	1,961,752	1,797,048	11.4		
Credit cards	935,418	903,452	805,961	16.1		
Farm loans	74,555	70,854	73,096	2.0		
Other loans & leases	1,772,451	1,753,409	1,626,842	9.0		
Less: Unearned income	1,896	1,508	2,409	-21.3		
Total loans & leases	12,001,380	11,771,727	10,920,877	9.9		
Less: Reserve for losses*	185,576	179,204	185,059	0.3		
Net loans and leases	11,815,804	11,592,522	10,735,818	10.1		
Securities**	5,923,916	6,148,626	5,953,171	-0.5		
Other real estate owned	2,731	2,807	3,817	-28.5		
Goodwill and other intangibles	425,608	421,505	396,650	7.3		
All other assets	5,463,684	5,553,062	6,162,486	-11.3		
Total liabilities and capital	23,631,743	23,718,522	23,251,942	1.6		
Deposits	19,357,266	19,563,218	19,166,988	1.0		
Domestic office deposits	17,891,610	18,077,440	17,634,212	1.5		
Foreign office deposits	1,465,655	1,485,779	1,532,777	-4.4		
Other borrowed funds	1,254,328	1,138,296	989,700	26.7		
Subordinated debt	63,299	63,463	66,246	-4.5		
All other liabilities	791,605	732,970	687,097	15.2		
Total equity capital (includes minority interests)	2,165,245	2,220,571	2,341,912	-7.5		
Bank equity capital	2,163,083	2,218,321	2,339,473	-7.5		
Loans and leases 30-89 days past due	61,307	56,915	47,772	28.3		
Noncurrent loans and leases	86,407	87,998	102,736	-15.9		
Restructured loans and leases	43,441	42,203	45,375	-4.3		
Mortgage-backed securities	3,202,320	3,381,676	3,488,704	-8.2		
Earning assets	21,397,380	21,523,133	21,241,562	0.7		
FHLB Advances	444,550	325,742	190,103	133.9		
Unused loan commitments	9,499,035	9,456,319	9,073,446	4.7		
Trust assets	17,544,743	18,118,495	19,979,029	-12.2		
Assets securitized and sold	407,752	419,157	464,570	-12.2		
Notional amount of derivatives	198,385,680	197,421,142	187,643,812	5.7		
<b>INCOME DATA</b>						
	First Three Quarters 2022	First Three Quarters 2021	%Change	3rd Quarter 2022	3rd Quarter 2021	%Change 21Q3-22Q3
Total interest income	\$513,136	\$419,974	22.2	202,703	143,206	41.6
Total interest expense	56,319	27,987	101.2	34,074	8,738	290.0
Net interest income	456,817	391,987	16.5	168,629	134,468	25.4
Provision for credit losses***	30,926	-30,404	N/M	14,639	-5,226	N/M
Total noninterest income	230,127	228,126	0.9	76,819	75,986	1.1
Total noninterest expense	406,506	377,822	7.6	138,863	128,086	8.4
Securities gains (losses)	-2,209	2,465	N/M	-1,318	338	N/M
Applicable income taxes	51,063	58,997	-13.5	18,863	18,391	2.6
Extraordinary gains, net****	-261	31	N/M	-11	3	N/M
Total net income (includes minority interests)	195,979	216,194	-9.4	71,753	69,545	3.2
Bank net income	195,796	216,025	-9.4	71,688	69,490	3.2
Net charge-offs	20,592	21,689	-5.1	7,634	5,279	44.6
Cash dividends	95,147	115,002	-17.3	37,498	54,700	-31.5
Retained earnings	100,649	101,023	-0.4	34,190	14,790	131.2
Net operating income	198,028	214,172	-7.5	72,824	69,264	5.1

\* For institutions that have adopted ASU 2016-13, this item represents the allowance for credit losses on loans and leases held for investment and allocated transfer risk.

\*\* For institutions that have adopted ASU 2016-13, securities are reported net of allowances for credit losses.

\*\*\* For institutions that have adopted ASU 2016-13, this item represents provisions for credit losses on a consolidated basis; for institutions that have not adopted ASU 2016-13, this item represents the provision for loan and lease losses.

\*\*\*\* See Notes to Users for explanation.

N/M - Not Meaningful